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Housing and Building Conditions

By ERNEST T. TRIGG

Vice-President, John Lucas Co., Inc., Philadelphia, Pa.

IT has been estimated that in the United States we are short, approximately, a million dwellings. I use the term "dwellings" to designate places of residence for families, including, thereby, apartments and other group-housing as well as houses. It is difficult to determine to a nicety what our national shortage is at the present time. An accurate survey would probably show it to be materially greater than the above approximation. There are several reasons for the shortage. During 1917-18 while we were engaged in the World War all of the available man power at home was required for ship building, munitions making, food production and other war necessities. During this period, there was practically no civilian construction, buildings could only be erected upon permits issued by the government and no permits were issued except for necessary construction contributing directly to the war. Another reason for the shortage, or to put it another way, for the demand for dwellings which now exists is the fact that due to high wages workmen are demanding better types of homes, which demand is equivalent to providing for that much addition to our population. Then, too, we have lost a full year of opportunity since the signing of the armistice, for during 1919 housing construction was woefully behind even normal requirements.

The first six months of 1919 saw

practically no progress in this direction, due to uncertainty as to price levels and the rather strong feeling on the part of many that prices would immediately decline. In the summer of 1919 the public, generally, came to realize that high prices were going to last for some time at least and in the fall some construction work went forward, much of it at higher prices than existed in the spring. Here are some figures to show the condition: The average number of dwellings constructed annually for the twenty-seven years from 1890 to 1917 was 352,000. During the last seven years of that period, 1910 to 1917, the annual average was 430,000. In 1918 the total was 20,000; in 1919, 71,000. It has been stated on reliable authority that there are, at the present time, 121 families for every 100 homes in the country. If the average annual requirement for the next five years remained only the same as the average production from 1910 to 1917, that is, 430,000 homes, and figuring on taking up only the shortage of 1918-19, we must construct practically three million new homes during that period only to find ourselves at the end of five years in the same condition we were in at the end of 1917, when there were 115 families to 100 homes. I do not hesitate to say that under present conditions and in view of the large amount of construction work of other kinds, such as factories, warehouses, public

buildings, institutions, roads, etc., required we cannot possibly produce anything like such an amount and unless something substantial is done promptly to help the situation we shall find a very bad condition made much worse. There are three important problems which should be met and solved without delay:

INCREASED HOUSING CONSTRUCTION

Important Problems Involved

First, Financing.—The amount of home building with finances entirely provided by the owner is relatively unimportant. Money must be provided for home building which can be retired gradually over a term of years. Before the war, funds could ordinarily be obtained from the usual financial sources for building purposes where the ground was clear and sometimes, where the risk warranted, practically all of the funds, including the ground value, could be borrowed. Today, projectors of building operations must have the ground clear and in many cases they must provide 25 per cent to 33½ per cent of the cost of construction before they can borrow the balance needed, while in other cases the financing is limited to 50–60% of the 1914 valuation. This condition is due to the present high cost and the feeling on the part of financial interests accustomed to providing funds for such purposes, that before the debt is liquidated values will recede to a point where there will not be sufficient equity in the property to protect the loan. As one means of relieving this situation it has been suggested that Congress might well make the income on real estate mortgages up to a total of \$45,000 (mortgage value) exempt from federal taxes.

This would make such mortgages peculiarly attractive to small investors and would undoubtedly release large sums of money in the aggregate, now being carried in savings banks or in other relatively inactive ways. It has been argued that such legislation would deprive the government of a substantial amount in annual taxes. The answer is that it is quite likely that it would not cost the government anything but would, on the contrary, materially increase its revenue in time, because the money released by such an act would immediately go into permanent improvements which would, in the long run, provide their full share of taxation. But over and above the question of revenue is the importance of providing means whereby our people may be housed. Bills have been introduced in both houses of Congress to accomplish the tax exemption on real estate mortgages in a limited amount. It is to be hoped that they will be enacted into law.

Second, Standardization.—Already, much has been accomplished in the construction industry in this direction. The progress so far, however, has been more along engineering lines in big construction than in home building. The building of homes can be speeded up materially by the standardization of various factory products made to definite pre-determined sizes ready to be fitted into place on the job. Too much of the workman's time is employed in fitting parts which might and should come to the work already for assembling. There is no thought of standardizing architecture. It would be "penny wise and pound foolish" to advocate similarity in construction style. This would remove the artistic

and pleasing from our communities and eliminate individuality. But the general design need not be influenced by the many construction materials which could be of sizes known to the architect when plans are being drawn. Through the National Federation of Construction Industries which is now at work on this task, it is hoped that definite progress may soon be made in this direction.

Third, Labor.—This is by far the most important factor involved, in its relation to production. I shall refer to it but briefly. It is an all important subject in industry today. There is a shortage in our basic industries at the present time of approximately four million men. In normal times immigration adds annually 400,000 to 500,000 workers to our payrolls; during the war this was all cut off. In 1919 the emigration exceeded immigration. It is hoped that Congress, realizing the depletion in labor's ranks, will soon enact that kind of intelligent legislation which will encourage the right kind of law-abiding workers to come to our shores. Notwithstanding the shortage of actual workers, industry is confronted with a reduction of from 30 per cent to 40 per cent in the daily production of the workers we have as compared to pre-war, man-hour production. This is due to a general letting down on the part of labor that is retarding the output of supplies of all kinds. As an illustration, bricklayers who formerly laid from 1,500 to 1,600 bricks per day, now lay only 700 to 800. In addition to the reduction in daily production, demands by workers are now being made for five-day weeks as well as for less hours per day. The great shortage in housing

can only become more serious from year to year in the face of reduced production. I do not believe that more than a meager percentage of our workers are influenced in their attitude by radical or revolutionary ideas. I do believe that the right sort of education to that big majority, who are today thoughtlessly retarding production, will cause them to realize their responsibility in the situation and have the effect of getting from them all of the production and the work possible up to the point where it is not injurious to their well-being. The workmen of this country owe it to themselves and to the nation to produce to the greatest extent reasonably possible. The present high prices are a result of a demand far in excess of the supply. The only way this condition can be changed is to increase the supply; that means more production. Attempts made under federal administration direction to standardize prices failed. Any effort to regulate or standardize prices in a national way in peace times will create an artificial condition and must fail. Regulating prices by industrial groups is illegal and cannot be done. No substitute has so far been found for the law of supply and demand which will effectively and permanently regulate prices for the law of supply and demand. It is the natural common sense basis on which to operate. More production on the part of every one will spell a greater supply and make it possible for the demand to be more adequately met. Summed up, more encouragement to the construction industry in a financial way, elimination of unnecessary work on the job through standardization, and more production by each work-

man will go a long way toward helping solve our national housing problem and enable the construction industry to acquit itself creditably in this its hour of great responsibility to the nation's welfare.

The following quotation from Ruskin contains a sentiment peculiarly fitting at this time:

FOREVER

Therefore when we build, let us think that we build forever. Let it not be for present delight, nor for present use alone. Let it be such work as our descendants will thank us for, and let us think, as we lay stone on stone, that a time is to come when those stones will be held sacred because our hands have touched them, and that men will say as they look upon the labor, and wrought substance of them, 'See this our Fathers did for us.'